

# The Role of Economic Education in Shaping Future Expectations Family Against Education

Rizky Mery Octavianna Lubis\*, Yusuf Pathuansyah<sup>2</sup>, Makhrani<sup>3</sup>, Abdelina<sup>4</sup>

<sup>1, 2, 3, 4</sup> Universitas Graha Nusantara, Indonesia

Email : [rizkyoctavialubis@gmail.com](mailto:rizkyoctavialubis@gmail.com)<sup>1</sup>, [yusufpathuansyah05@gmail.com](mailto:yusufpathuansyah05@gmail.com)<sup>2</sup>, [mahranirangkuti61@gmail.com](mailto:mahranirangkuti61@gmail.com)<sup>3</sup>, [abdelinapsp@gmail.com](mailto:abdelinapsp@gmail.com)<sup>4</sup>

## Abstract

Family is the first place for children to get an education. Person parents act as educators in the family so that their daily attitude and actions days provide a stimulus to the child's behaviour. Economic education in a family environment given by parents provides understanding and application of economic concept for children. The existence of financial education in the family is expected to be able to improve the family economy. This study contains how economic education is crucial to be taught and instilled in children to become individuals who behave economically in a rational, independent, and care for others. The research method used is the research method qualitative descriptive in a literature study with data sources derived from books or existing literature. This study indicates that attitudes and the behaviour that the child forms will influence their mindset deeply arrange and design its future.

**Keywords:** Counseling, Community, Legality Aspects

## Article History:

Received 2023-12-30

Revised 2024-01-10

Accepted 2024-01-31

## Abstrak

Keluarga merupakan tempat pertama bagi anak untuk mendapatkan pendidikan. Orang tua berperan sebagai pendidik dalam keluarga sehingga anak-anaknya dapat hidup dengan baik sikap dan tindakan sehari-hari memberikan rangsangan terhadap perilaku anak. Pendidikan ekonomi dalam sebuah keluarga Lingkungan yang diberikan orang tua memberikan pemahaman dan penerapan konsep ekonomi bagi anak. Adanya pendidikan keuangan pada keluarga diharapkan mampu meningkatkan perekonomian keluarga. Pengabdian ini bertujuan untuk memberikan betapa pentingnya pendidikan ekonomi untuk diajarkan dan ditanamkan pada anak agar menjadi individu yang berjiwa besar berperilaku ekonomis secara rasional, mandiri, dan peduli terhadap orang lain. Metode penelitian yang digunakan adalah penelitian metode deskriptif kualitatif dalam studi literatur dengan sumber data berasal dari buku atau literatur yang ada. Penelitian ini menunjukkan bahwa sikap dan perilaku yang dibentuk anak akan sangat mempengaruhi pola pikirnya mengatur dan merancang masa depannya.

**Kata Kunci:** Penyuluhan, Masyarakat, Aspek Legalitas

## INTRODUCTION

Education is an important aspect of human life. This matter One of the goals of the Indonesian nation as stated in the preamble to the 1945 Constitution is to make the life of the nation intelligent. Education becomes a necessity the basis for creating quality human resources. Quality resources It is believed that it will improve the condition of the Indonesian people for the better. Informal education is education provided in the environment family. The family is the first forum for children to obtain education. Children's character, attitudes and behavior are formed in the family through interactions between members family. This is the main basis or basis for the development of children's behavior in future. The aim of providing education to children is so that children are not only. However, you can apply the education you get in your daily life. For example, providing economic education in the family (hereinafter referred to as with informal economic education).

Economic education is needed by someone to carry out economic activities. The economic education taught will make children behave rationally in various ways problems so that economic education does not only teach how to manage money or how to use it. However, it is more than teaching about how to determine choices to fulfill daily needs in order to create prosperity and well-being for oneself and also to instill concern for others to achieve shared prosperity. Economic education is very important to be taught and instilled in

children so that children can become individuals who behave economically rationally, independently, and care about fellow. Basically, parents' behavior is influenced by their social environment.

(Kean, 2005) found a relationship between parental beliefs or expectations towards their children with their children's educational attainments. Connection Parents' expectations regarding their child's educational attainment originate from social status parents' economics such as parents' education level and subsequent income creates parental expectations. These expectations are then related to their children's educational attainment. So, the higher the level of education and parents' income, the expectations formed are also higher the later influence the high level of children's educational attainment. Apart from expectations of children's education, every human being also has related hopes that he wants to fulfil by fulfilling his life needs. With these hopes so motivate someone to work harder.

## METHOD

Research methods are scientific methods used to obtain data using specific purpose. The type of research method used in this research is method Literature Study research. Literature study is another term for literature review, literature review, theoretical study, theoretical basis, literature review, and theoretical review. Research by study library is a research whose preparation is the same as other research, however sources and methods of data collection by taking data from the library, reading, and processing research materials. Research using library research is also a categorized research method as a scientific work because data collection was carried out with an internal strategy form of research methodology. The data obtained was analyzed in depth by the author. The data source for this research can be an official source, however, it can be in the form of seminar reports/conclusions, notes/recordings of scientific discussions, official writings published by the government and other institutions, both in the form of books/manuals and digital such as optical disks, computers or computer data.

## RESULT AND DISCUSSION

### 1. Economic Education in the Family

A family is a group consisting of two or more in which there are husband, wife, children (if any) who are related through marital blood and live together. According to (Ayuningtias, 2014) the family is the first educational environment and especially for children. Educators are an important part of education, because educators responsible for guiding and forming the personality of his students. Parent plays a role as an educator in the family, so that his daily attitudes and actions provide a stimulus for children's behavior. Parents' mistakes in educating children can result in children in their development being unable to be independent and having difficulty adapt to the environment.

Economic education is very important to give to children from an early age. Interaction between parents and children could be an application of informal education in family. Giving advice, discussing problems in the family are some of them behavior and attitudes that reflect the application of education in the family environment. Apart from that, from within the family environment, children can also be taught to care about themselves other family members. Early introduction to children about precautionary motives in life is very necessary. Get children into the habit of setting aside a small portion of their money to be used for necessities at a later time. By getting children into the habit of setting aside their money, it will be beneficial for them himself (Rapih, 2016). According to (Degeng and Pali, 2002) the family has the first influence in life planting the seeds of education which then develop within the school and society. Economic education shows how a person chooses and fulfill all their needs with limited resources rationally.

The process of economic experience in the family environment can be instilled in children by getting used to having a healthy attitude towards money through management education money, then there are several positive things associated with spending, saving as well as investing money correctly (Lermitte, 2004). In line with this (Hasan, 2016) stated that family economic practices (informal economic education) are not just to manage family finances but what is more important is to shape the behavior of family members, so that a family can produce the next generation of the nation, state and religion who have strong character and always spread good values to the environment where they live.

In the process of learning economics, children receive information from the family and then process it be a change in children's economic behavior. This is in accordance with opinion Gagne. According to Gagne (1985) in learning there is a process of receiving information, for then processed to produce output and form learning

outcomes. Form learning outcomes By providing economic education to children, there is a change in attitudes and behavior that is consistent with rational economic behavior. Economic value in children can be achieved by parents through parental consistency in finding and using family finances which are discussed with their children. Children are involved in efforts to earn money and transparency in family finances as well train them to manage personal finances.

As for children who are not taught healthy habits and attitudes towards money, they will happen (Lermitte, 2004):

### **1. Children's Financial**

Dependency Children can become financially irresponsible because the possibility of spending all your income so you can't save and in debt.

### **2. Destructive Values**

In today's complex, consumer-oriented world has an influence on the use of money so that it can cause things like that unrealistic, namely just following the latest trends without paying attention to abilities.

### **3. Debt Trap**

Bad habits in financial matters can cause someone to become entangled debt due to being tempted by the credit culture and consumerism of society.

Providing economic education in the family environment to children will help children in formulating and planning future expectations. This can make children able to describe his desires in the future, such as ideals. Children have to try and continue to carry out the education provided by parents. Based on these, the behavior and attitudes of children who tend to imitate children's ideals will definitely be want ideals that tend to be the same as those around them. A child must have someone who serves as a role model for his future. The role of parents is to ensure that their child becomes a role model someone who brings positive values to their child's development.

## **2. Family Future Expectations Regarding Educati**

Expectation is a loan word originating from English, namely "Expectation" which means "hope". Expectation is a state of thinking or hoping about something, especially something pleasant that will happen or become something incident. Expectations are one of the driving forces that underlies someone's actions an action. Because with this hard effort, the results will be obtained according to purpose. In this theory it is stated that someone will maximize something that is beneficial and minimizing something that is detrimental to achievement final goal.

Expectations are also defined as hopes that are focused on one goal. According to C.R (Synder, 2019) defines hope as follows, "the process of thinking about one's goals, along with the motivation to move toward those goals (agency), and the ways to achieve those goals (pathway)". The process of thinking about a goal by motivating to achieving these goals (agency), and ways to achieve these goals (pathway). Synder emphasizes the concept of hope in these three components, namely motivation (agency), strategy (pathway), and goals (goals). If someone does not fulfill the components This cannot be called hope. According to (Synder, 2019), hope is contained in an individual's life has several aspects, namely:

### **a. Goals**

Goals or objectives are the targets of the stages of mental action that produce results cognitive component. Goals must be valuable enough to achieve basic thinking. Goals can be short-term or long-term goals. However, the goal must be valuable enough to activate conscious thought. In other words, goals must have the possibility of being achieved but also contain some uncertainty.

### **b. Pathway Thinking**

For someone to be able to achieve their goals, they must see themselves as individuals who have the ability to develop a path to achieve objective. The process that signals a person to develop a path to achieve the desired goal.

### **c. Agency Thinking**

Agency reflects an individual's perception that he is able to achieve his goals through the channels it thinks about, the agency can also reflect judgment individuals regarding their ability to survive when facing internal

obstacles achieve goals, but will be more useful when individuals face obstacles. When individuals face obstacles, agencies help individuals apply motivation on the best alternative route.

#### d. Combination of Pathway Thinking and Agency Thinking

According to hope theory, the components of pathway thinking and agency thinking are two components are required. However, if one of them is not achieved, then the ability to sustain goal achievement will not be sufficient. Component pathway thinking and agency thinking are complementary components, is reciprocal, and positively correlated, but is not a component the same.

This situation makes the theory of expectations specific to the ability to produce plans to achieve goals and confidence in the ability to implement these goals. According to Flouri et al (2008) that mothers' expectations of their children's education have a positive relationship with the results their children achieve when they grow up, such as their children's income when they work, although this only applies to girls. Expectations play an important role in the demand for education. One of opinion regarding the role of expectations in education was expressed by (Todaro, 2019) which states that there are two things that influence the demand for education, namely hope or expectation for someone who is more educated to get a job with a higher level of income and good calculation of education costs directly or indirectly that must be removed.

In the process of providing economic education in the family, children will automatically get a view and hope of what he will be like in the future according to the circumstances around. What a child knows will make the child have possibilities what will happen with the attitudes and behavior carried out. Children's future expectations can be formed by the knowledge that children have gained during the learning process and acceptance of education in the family, especially economic education. Besides that, Children's experiences are also gained from their social environment (non-formal and formal). This matter because children socialize with their social environment every day. This matter reinforced by Nurmi's opinion, people set future-oriented goals by comparing their individual motivations to their knowledge (Nurmi, Poole, Kalakoski, 1994). In the child's mind.

The future expectations they have in mind are usually related to education what they will do and what work they will do when they grow up.

The hopes that a person wants in the future certainly have goals Of course it has certain goals. Goals have the meaning of future achievements what will be obtained will be better than the current situation, for example the desire to be more prosperous and prosperous in the economic field. Therefore, objectives are used to formulate and develop plans to achieve the desired goals and expectations.

## CONCLUSION

Informal education is education provided in the environment family. The family is the first forum for children to obtain education. The economic education process in the family is usually not programmed and scheduled so This can occur at any time and may be incidental. In this process, the example and daily attitudes of parents and the intensity of communication between children and people old in economic life in the family. Apart from that, everyday life cannot be separated from money issues, economic education in the family is focused on understanding about the value of money, and the order of children's attitudes and behavior to regulate the use of money in accordance with rational economic principles.

Expectation is a state of thinking or hoping about something, in particular something pleasant will happen or become an event. Aspects of future expectations front namely, (1) goal, or goal is the target of the stages of mental action that produce cognitive components; (2) pathway thinking, indicating a person's abilities to develop a pathway to achieve a desired goal; (3) agency thinking, namely the capacity to use a path to achieve a desired goal and (4) a combination of pathway thinking and agency thinking, namely components that complement each other, are reciprocal and positively correlated but are not the same component. Economic education in the family instills attitude values that can become provisions children to help realize the various expectations expected by them his family. Therefore, this shows that attitudes and behavior are formed by children will influence their thinking patterns in organizing and planning their time the front.

## REFERENCE

- Ayuningtias, T. (2014). Pengaruh Pendidikan Ekonomi di Keluarga, Pembelajaran Ekonomi di Sekolah Terhadap Perilaku Konsumsi yang di Mediasi oleh Prestasi Belajar. Tesis tidak diterbitkan. Malang. PPS UM.
- Davis-Kean, Pamela. (2005). The Influence of Parent Education and Family Income on Child Achievement: The Indirect Role of Parental Expectations and Home Environment. *Journal of Family Psychology*, 19(2), 294-304.
- Degeng, I Nyoman Sudana dan Pali, Marthen. (2002). Model Pembelajaran Berorientasi Pengembangan Kecerdasan Emosional di Sekolah Dasar : Faktor yang Berpengaruh dalam Rancangan Pembelajaran. Malang: Universitas Negeri Malang.
- Flouri, Erini., Denise Hawkes. (2008). Ambitious Mother-Successful Daughters: Mothers' Early Expectations for Children's Education and Children's Earnings and Sense of Control in Adult Life. *British Journal of Educational Psychology*, 78, 411-433.
- Gagne, Ellen, D. (1985). *The Cognitive Psychology of School Learning*. Boston: Little, Brown & Company.
- Hasan, Muhammad. (2016). Pengembangan Pola Pendidikan Ekonomi Informal sebagai Upaya Pembentukan Perilaku Ekonomi yang Baik. *Prosiding Seminar Nasional*, 82-87.
- Lermitte. P.W. Merriet. J. (2004). *Making Allowance System, Agar Anak Pandai Mengelola Uang*. Terjemahan Lina Bundaran. Jakarta: PT. Gramedia Pustaka Utama.
- Nurmi, J.E, Poole, M.E, Kaloski, Virpi. (1994). Age differences in Adolescent Future-Oriented Goals, Concerns, and Related Temporal Extension in Different Sociocultural Contexts. *Journal of Youth and Adolescence*, Vol.23, No.4.
- Rapih, Subroto. (2016). Pendidikan Literasi pada Anak: Mengapa dan Bagaimana. *Scolaria*. Vol 6, No. 2.
- Sari, D.K., dan Elda Luciana Pardede. (2014). Pengaruh Karakteristik Rumah Tangga dan Ekspektasi Ibu Terhadap Pengeluaran Pendidikan dalam Rumah Tangga. *British Journal of Educational Psychology*, 78, 411-433.
- Synder, C.R. (2000). Hope Theory A Member of the Positive Psychology Family. New York: Oxford University Press: Dalam C.R. SYnder & S.J. Lopez (eds). *Handbook of Positive Psychology*.
- Synder. C.R. (2002). Hope Theory: Rainbows in the Mind. *Psychology Inquiry*. Vol.13, No.4.
- Todaro, Michael dan Stephen C Smith. (2003). *Pembangunan Ekonomi di Dunia Ketiga (terjemahan) Edisi Kedelapan*. Jakarta: Erlangga.